

PETRA A. GAMBLES

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PROFESSIONAL EXPERIENCE

SOUTH PLAINS COLLEGE — Lubbock, Texas

Real Estate Instructor, September 2021 – Present

- ♦ Design and teach Real Estate courses
(Real Estate Principles, Real Estate Appraisal, Real Estate Investments, Real Estate Law, Law of Contracts, Real Estate Finance, Real Estate Marketing, Real Estate Mathematics, Real Estate Exam Review, Law of Agency, Real Estate Brokerage, Contract Forms & Addenda)
 - Conduct college-level courses in real estate
 - Prepare, plan and present lecture material to students
 - Design effective, engaging assessments
 - Stimulate class discussion and facilitate constructive learning experiences
 - Incorporate innovative instructional methods to encourage student success
 - Individual and group quizzes
 - Online resources to enhance learning
 - Group activities and reporting
 - Academic advising for department majors
 - Committee work as assigned by department chair

LUBBOCK CENTRAL APPRAISAL DISTRICT – Lubbock, Texas

Business Personal Property Appraiser, October 2019 – September 2021

- ♦ Develop fair and uniform market values for businesses for ad valorem taxation
- ♦ Follow all tax laws in implementing annual schedules meeting all deadlines

REAL HOME SOLUTIONS USA – Lubbock, Texas

Foreclosure Prevention Specialist, November 2018 – September 2019

- ♦ Work with investors in assisting homeowners facing foreclosure nationwide
- ♦ Coordinate with Loss Mitigation companies to find viable solutions to distressed borrowers

HOME BAY BROKER TX, INC. – State of Texas

Designated Broker, December 2017 – October 2018

- ♦ Responsible for successful launch and business operations for real estate services
- ♦ Serve as Closing Specialist for sellers throughout Texas
- ♦ Real Estate Sales totaled \$4.2M in four months

- ◆ Ensure all transactions met TREC guidelines and all legal and compliance standards
- ◆ Review executed contracts for accuracy by all agents
- ◆ Member of MLS: Collin County, Austin, Houston, San Antonio, Amarillo, Midland/Odessa, El Paso, Waco, Killeen, Corpus Christi, Longview, Texas Association of Realtors and National Association of Realtors

STANDING CHAPTER 13 TRUSTEE BANKRUPTCY – Lubbock, Texas

Bankruptcy Analyst, December 2016 – November 2017

- ◆ Research each bankruptcy case
- ◆ Analyze financials to confirm qualification status
- ◆ Figure debt repayment plan
- ◆ Attend court hearings with Trustee

KEYSTONE REALTY PARTNERS – Dallas and Lubbock, Texas

Real Estate Broker, June 2014 – Present

- ◆ Represent buyers and sellers in real estate transactions
- ◆ Conduct property valuations (BPOs)
- ◆ Coordinate disposal of REOs with banks
- ◆ Attend foreclosure sales working with investors

BANK OF AMERICA: LEGACY ASSETS AND SERVICING – Plano, Texas

Liquidation Services – Business Control Specialist, November 2012 – June 2014

- ◆ Execute internal control discipline for operational excellence within line of business
- ◆ Audit financial transactions on aged loans; recommended remediation solutions to internal business partners
- ◆ Design process work flows and checklists for complying with audit controls
- ◆ Subject matter expert in areas: risk, loss and recovery in handling escalation matters

BANK OF AMERICA: LEGACY ASSETS AND SERVICING – Richardson, Texas

Short Sales – Team Manager, January 2012 – November 2012

- ◆ Lead top-producing negotiators to assist distressed homeowners with short sales
- ◆ Empower team to be effective/efficient in quality/quantity of real estate deals

Operations – Quality Assurance Analyst, September 2011 – January 2012

- ◆ Audit short sale transactions to ensure 100 % quality & maximum efficiency of short sales nationwide
- ◆ Train and coach associates in Business Support on performing QA analysis
- ◆ Subject matter expert on book loss prevention through Quality Assurance and Mortgage Insurance

Short Sales – Negotiator/Mortgage Insurance Specialist, January 2010 – September 2011

- ◆ Negotiate real estate transactions for distressed homeowner in lieu of foreclosure
- ◆ Receive 17 Recognition Awards: Customer Service, Team Spirit, and Top Performance
- ◆ Save Bank of America over \$200K in potential book loss in 2011 (1st Quarter)
- ◆ Receive WOW! Recognition: article “World-Class Customer Service” (Nov 2011 Issue)
- ◆ Short Sale Spokesperson for Agent Educational Video at BAC’s Knowledge Channel
- ◆ Design and facilitate Mortgage Insurance Training Presentation
- ◆ Design Negotiators’ Training resources for Short Sale Department

COURSES TAUGHT – REAL ESTATE

- ◆ **Real Estate Principles (RELE 1406):** This course is an overview of licensing as a broker or salesperson. Topics include ethics of practice as a license holder, titles to and conveyance of real estate, legal descriptions, deeds, encumbrances and liens, distinctions between personal and real property, appraisal, finance and regulations, closing procedures, and real estate mathematics. This class covers at least three hours of classroom instruction on federal, state, and local laws relating to housing, discrimination, housing credit discrimination, and community reinvestment.
- ◆ **Real Estate Appraisal (RELE 1203):** This course is a study of the central purposes and functions of an appraisal, social and economic determinants of value, appraisal case studies, cost, market data and income approaches to value estimates, final correlations, and reporting.
- ◆ **Real Estate Investments (RELE 1207):** This course covers characteristics of real estate investments. It includes techniques of investment analysis, time-valued money discounted and non-discounted investment criteria, leverage, tax shelters, depreciation and applications to property tax.
- ◆ **Real Estate Law (RELE 1209):** This course provides a study of the legal concepts of real estate, land description, real property rights, estates in land, contracts, conveyances, encumbrances, foreclosures, recording procedures, and evidence of title.
- ◆ **Law of Contracts (RELE 1211):** This course covers elements of a contract, offer and acceptance, statute of frauds, specific performance and remedies for breach, unauthorized practice of law, commission rules relating to use of adopted forms, and owner disclosure requirements.
- ◆ **Real Estate Finance (RELE 1219):** This course is an overview of monetary systems, primary and secondary money markets, sources of mortgage loans, federal government programs, loan applications, processes and procedures, closing costs, alternative financial instruments, equal credit opportunity laws affecting mortgage lending, and the state housing agency.
- ◆ **Real Estate Marketing (RELE 1221):** This course is a study of real estate professionalism and ethics, characteristics of successful salespersons, time management and psychology of marketing, listing procedures, advertising, negotiating, and closing financing, and the Deceptive Trade Practice Act.
- ◆ **Real Estate Mathematics (RELE 1225):** This course covers basic arithmetic skills. It also covers mathematical logic, percentages, interest, time value of money, depreciation, and amortization, proration, and estimation of closing statements.
- ◆ **Real Estate Exam Review (RELE 1278):** This course is a review of updated information preparing students for the real estate examination.
- ◆ **Law of Agency (RELE 2201):** This course is a study of law of agency, including principal-agent and master-servant relationships, the authority of an agent, the termination of an agent’s authority, the fiduciary and other duties of an agent, employment law, deceptive trade practices, listing or buying procedures, and disclosure of an agency.
- ◆ **Real Estate Brokerage (RELE 2231):** This course is a study of law of agency, planning, and organization, operational policies and procedures, recruiting, selection and training of personnel, records and control, and real estate firm analysis and expansion criteria.
- ◆ **Contract Forms and Addenda (RELE 1200):** This course covers promulgated contract forms, which shall include but is not limited to unauthorized practice of law, broker-lawyer committee,

current promulgated forms, commission rules governing use forms and case studies involving use of forms.

SERVICE WORK/COMMITTEES

REAL ESTATE ADVISORY COMMITTEE Fall 2021 – Present
 South Plains College

COMMUNITY DEVELOPMENT AND SERVICES Spring 2020 – Fall 2021
 City of Lubbock

SUMMER READING CHALLENGE Summer 2020 – Present
 Tree of Life Family Literacy Program

NEIGHBORHOOD COMMUNICATIONS LIAISON Spring 2018 – Present
 Yellow House Canyon Community

RESUME WRITING AND CAREER READINESS Spring 1996 – Present
 Online Support to Job Seekers thru Social Media Platforms

COMPUTER/SOFTWARE PROFICIENCY

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| <i>-Blackboard</i> | <i>-Dearborn – Resource Center</i> |
| <i>-MS Word</i> | <i>-Office 365</i> |
| <i>-MS Excel</i> | <i>-LinkedIn</i> |
| <i>-MS PowerPoint</i> | <i>-Android/Apple Apps</i> |

PROFESSIONAL DEVELOPMENT COURSES

- Master Texan Advisor Workshop

EDUCATION

TEXAS TECH UNIVERSITY Lubbock, Texas
 Master of Business Administration 2011

KAPLAN PROFESSIONAL SCHOOLS Dallas, Texas
 Real Estate Broker’s License 2003
 Real Estate Salesperson’s License 1999

TEXAS TECH UNIVERSITY Lubbock, Texas
 Bachelor of Arts in Psychology 1991